

PEBB Benefit Eligibility

Worksheet E-1 - Dependent Eligibility

- This is an informational worksheet guiding employees seeking insurance coverage for dependents. (See Worksheet E-2 for extended dependents and dependents with disabilities age 26 or older.)
- Dependents will be verified by PEBB prior to being added to the employee's account.
- Share this worksheet with the employee

Eligible Dependents that Require Verification by PEBB (WAC 182-12-260)

1. Lawful spouse

Note: Former spouses are not eligible dependents after finalization of a divorce or annulment, even if a court order requires the employee to provide health insurance for the former spouse.

2. State-registered domestic partner (registered in WA by the Secretary of State or an equivalent legal union in a different state)

Note: Former state-registered domestic partners are not eligible dependents upon dissolution or termination of a partnership, even if a court order requires the employee to provide health insurance for the former partner.

3. Children up to age 26, as defined in RCW 26.26.101

- Biological children, where parental rights have not been terminated.
- Stepchildren

Note: The relationship to the subscriber ends on the same date the legal relationship with the spouse or domestic partner ends through divorce, annulment, dissolution, termination or death.

- Legally adopted children, including children for whom the employee has assumed a legal obligation for total or partial support in anticipation of adoption of the child
- Children of the employee's state-registered domestic partner
- Children specified in a court order or divorce decree

Employee Requirements to Add a Dependent to PEBB Insurance Coverage (WAC 182-12-262)

- Enter the required information regarding your dependent(s) on the *Employee Enrollment/Change Form* (available on-line at www.pebb.hca.wa.gov or from your personnel, payroll, benefits, or HR office).
- Submit the completed *Employee Enrollment/Change Form* to your personnel, payroll, benefits, or HR office within the deadlines below.
 - When first eligible for benefits:** No later than 31 days after you become eligible for PEBB benefits under WAC 182-12-114. Dependent coverage begins when your coverage begins.
 - During annual open enrollment:** No later than the last day of annual open enrollment. Coverage begins on January 1 of the following year.
 - During a special open enrollment:** No later than 60 days after the event occurs. Coverage begins the first day of the month following the later of the date of the event or the date the form is received by your payroll/benefits/HR office.
- Submit a *Declaration of Tax Status form* with the enrollment/change form if enrolling IRC Section 152 non-tax-qualified dependents.
- At the same time, submit the required dependent verification documents (see list on page 2) to your personnel, payroll, benefits, or HR office. Submit copies of documents, not originals. Earlier submissions will expedite the enrollment process.

Employer Requirements when Employee Adds a Dependent

- Employer:
 - Create a record of the application for your dependent in the PEBB insurance system; and
 - Forward the verification documents to PEBB.

PEBB Verification Process

1. PEBB will review and process documents upon receipt.

- a. If the verification documents are valid, legible, and complete, PEBB will notify the employee that the dependent is enrolled in PEBB insurance.
- b. If the documents are not valid, legible, or complete, PEBB will contact the employee for more or different verification materials. The dependent will not be enrolled in PEBB insurance until the required documents are received and processed.
- c. If eligibility has not been verified within the deadlines noted above, the dependents will be denied enrollment in PEBB insurance.

Valid Dependent Verification Documents

Dependent	Documents
Spouse (Submit document(s) from one bulleted item)	<ul style="list-style-type: none"> • Copy of most recent Married Filing Jointly Federal Tax Return that lists the spouse (<i>black out financial information</i>); OR • Copy of most recent Married Filing Separately Federal Tax Return that lists the spouse (<i>black out financial information</i>); OR • Copy of proof of common residence (e.g. a utility bill) AND marriage certificate*; OR • Copy of proof of financial interdependency (e.g. a bank statement) (black out financial information) AND marriage certificate*; OR • Copy of petition for dissolution of marriage; OR • Copy of legal separation notice; OR • Copy of Defense Enrollment Eligibility Reporting System (DEERS) registration
State-registered domestic partner or partner of a legal union (Submit document(s) from one bulleted item)	<ul style="list-style-type: none"> • Copy of proof of common residence (e.g. a utility bill) AND certificate/card of state-registered domestic partnership*; OR • Copy of proof of financial interdependency (e.g. a bank statement) (black out financial information) AND certificate/card of state-registered domestic partnership*; OR • Copy of petition for invalidity (annulment) of domestic partnership or legal union ; OR • Copy of petition for dissolution of domestic partnership; OR • Copy of legal separation notice of domestic partnership; OR
Children**, up to age 26 (Submit document(s) from one bulleted item)	<ul style="list-style-type: none"> • Copy of most recent Federal Tax Return that includes the child(ren) as a dependent and listed as a son or daughter (<i>black out financial information</i>); OR • Copy of a birth certificate or hospital certificate with the child's footprints on it) showing the name of parent who is the subscriber, the subscriber's spouse, or the subscriber's state-registered domestic partner***; OR • Copy of a certificate of adoption decree; OR • Copy of a court ordered parenting plan; OR • Copy of a National Medical Support Notice; OR • Copy of Defense Enrollment Eligibility Reporting System (DEERS) registration

*If within two years of a marriage or a state-registered domestic partnership or establishment of legal union then **only** the marriage certificate or certification/card of state-registered domestic partnership is required.

Verification Documents continued

***Newborns – Employees have up to 12 months to submit acceptable dependent verification documentation for a newborn (or newly adopted child) who is the first child on the account. When acceptable verification documentation has been received the child will be enrolled effective the date of birth or the date legal obligation for total or partial support is assumed in anticipation of adoption of a child. Employee premiums will be due back to the date of birth or the date legal obligation for total or partial support is assumed in anticipation of adoption of a child. If you receive the letter "You're Opportunity to Enroll Has Ended" you may appeal to PEBB through the appeals process.*

****If dependent is the subscriber's stepchild, the employee must also verify the spouse/state-registered domestic partner to enroll a child, even when the spouse/state-registered domestic partner isn't enrolling in PEBB coverage.*

Options if your Dependent is Denied Enrollment in PEBB Insurance Coverage

Appeal Rights: Any employee or dependent aggrieved by a decision made by the PEBB program with regard to public employee benefits eligibility or enrollment may appeal that decision to PEBB by the process described in WAC 182-16-032. Appeal forms are available on the PEBB website at:

www.hca.wa.gov/pebb

Annual or Special Open Enrollment: If you missed the enrollment deadline you may enroll your dependent during the next annual open enrollment or during a special open enrollment if a special open enrollment event occurs. (WAC 182-08-198 and WAC 182-12-262)

Employee Signature

Date